



QBE INFLATION Cover Personal Accident Insurance Policy

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the **QBE INFLATION Cover**. Be sure to also read the general terms and conditions.)

1. What is this product about?

This policy provides compensation in the event of injuries, disability or death caused solely and directly by accidental means and shall exclude any sickness or disease, bacterial or viral infection not occurring through an accidental cut or wound.

2. What are the covers / benefits provided?

- Accidental Death
- Permanent Disablement
- Temporary Total Disablement
- Hospital Income
- Medical Expenses
- Renewal Bonus

Note:

Kindly refer to the Proposal Form for the sum insured for each of the benefits stated above. For disablement, please refer to the scale of benefits in the sample policy contract. Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the plan you choose, your occupation and our underwriting requirements. Kindly refer to proposal form for exact premium charged.

4. What are the fees and charges that I have to pay?

Type	Amount
Commissions paid to the insurance agent	Up to 25% of the premium charged
Stamp duty	RM10

5. What are the importance of disclosure?

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form(or when you applied for this insurance) is inaccurate or has changed.

6. What are the key terms and conditions that I should be aware of?

- **Claims Procedures**
Notice should be given within thirty (30) days of any occurrence likely to give rise to a claim under the policy by giving a detailed statement in writing to us.
- **Premium must be paid before inception of cover**

7. What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events:

- War, nuclear reaction, nuclear radiation or radioactive contamination
- Terrorism
- Professional sporting activities
- Driving or riding in any kind of race

- Intentional self-injury or suicide
- Childbirth, pregnancy or miscarriage
- Flying or other aerial activity except as a passenger in a properly licensed power driven aircraft
- Acquired immunodeficiency syndrome (AIDs)
- Human immunodeficiency virus (HIV)

Note:

This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

8. Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance.

9. What do I need to do if there are changes to my personal details?

It is important that you inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile.

10. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

11. Other types of Personal Accident cover available are:

- QBE FLEXI Cover
- QBE PASSENGER Cover

If you have any enquiries, please contact us at the above address.

IMPORTANT NOTE:

You are advised to note the scale of benefits for death and disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.

The information provided in this disclosure sheet is valid as at 01/01/2010.